

# EXHIBIT H

**Chase (Mail Code OH4-7399)**  
P.O. Box 183205  
Columbus, OH 43218  
For Undeliverable Mail Only



**USPS CERTIFIED MAIL: 7014 1200 0001 1070 6189**

08/12/2016

BETH A. THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

Account: [REDACTED] 575  
Property Address: [REDACTED] VE ST  
KINGSTON, MA 02364

**The following pages contain a notice regarding your home, as required by Massachusetts law.**

- *This is an important notice concerning your right to live in your home. Have it translated at once.*
- **Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificacion inmediatamente.**
- **Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.**
- **C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.**
- 这是一则关于您居住权的重要通知, 请儘快安排翻译。

### 90-Day Right to Cure Your Mortgage Default

08/12/2016

BETH A. THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

By Certified and First Class Mail

RE: 215 GROVE ST, KINGSTON, MA 02364, loan [REDACTED] 575 with JPMorgan Chase Bank, N.A. ("Chase"), Loan Originator WASHINGTON MUTUAL BANK, FA/Mortgage Broker BACKBAY MORTGAGE COMPANY

To BETH A. THOMPSON:

We are contacting you because you did not make your monthly loan payment(s) due on 07/01/2009, to JPMorgan Chase Bank, N.A. ("Chase"). You must pay the past-due amount of \$200,056.60 on or before 11/10/2016, which is 90 days from the date of this notice. The past-due amount on the date of this notice is specified below:

- Principal and Interest

\$1,453.26 Principal and Interest due on 07/01/2009;  
\$1,562.25 Principal and Interest due on 08/01/2009;  
\$1,562.25 Principal and Interest due on 09/01/2009;  
\$1,562.25 Principal and Interest due on 10/01/2009;  
\$1,562.25 Principal and Interest due on 11/01/2009;  
\$1,562.25 Principal and Interest due on 12/01/2009;  
\$1,562.25 Principal and Interest due on 01/01/2010;  
\$1,562.25 Principal and Interest due on 02/01/2010;  
\$1,562.25 Principal and Interest due on 03/01/2010;  
\$1,562.25 Principal and Interest due on 04/01/2010;  
\$1,562.25 Principal and Interest due on 05/01/2010;  
\$1,562.25 Principal and Interest due on 06/01/2010;  
\$1,562.25 Principal and Interest due on 07/01/2010;

\$1,679.41 Principal and Interest due on 08/01/2010;  
\$1,679.41 Principal and Interest due on 09/01/2010;  
\$1,679.41 Principal and Interest due on 10/01/2010;  
\$1,679.41 Principal and Interest due on 11/01/2010;  
\$1,679.41 Principal and Interest due on 12/01/2010;  
\$1,679.41 Principal and Interest due on 01/01/2011;  
\$1,679.41 Principal and Interest due on 02/01/2011;  
\$1,679.41 Principal and Interest due on 03/01/2011;  
\$1,679.41 Principal and Interest due on 04/01/2011;  
\$1,679.41 Principal and Interest due on 05/01/2011;  
\$1,679.41 Principal and Interest due on 06/01/2011;  
\$1,679.41 Principal and Interest due on 07/01/2011;  
\$1,784.73 Principal and Interest due on 08/01/2011;  
\$1,784.73 Principal and Interest due on 09/01/2011;  
\$1,784.73 Principal and Interest due on 10/01/2011;  
\$1,784.73 Principal and Interest due on 11/01/2011;  
\$1,784.73 Principal and Interest due on 12/01/2011;  
\$1,784.73 Principal and Interest due on 01/01/2012;  
\$1,784.73 Principal and Interest due on 02/01/2012;  
\$1,784.73 Principal and Interest due on 03/01/2012;  
\$1,784.73 Principal and Interest due on 04/01/2012;  
\$1,784.73 Principal and Interest due on 05/01/2012;  
\$1,784.73 Principal and Interest due on 06/01/2012;  
\$1,784.73 Principal and Interest due on 07/01/2012;  
\$1,757.50 Principal and Interest due on 08/01/2012;  
\$1,757.50 Principal and Interest due on 09/01/2012;  
\$1,757.50 Principal and Interest due on 10/01/2012;  
\$1,757.50 Principal and Interest due on 11/01/2012;  
\$1,757.50 Principal and Interest due on 12/01/2012;  
\$1,757.50 Principal and Interest due on 01/01/2013;  
\$1,757.50 Principal and Interest due on 02/01/2013;  
\$1,757.50 Principal and Interest due on 03/01/2013;  
\$1,757.50 Principal and Interest due on 04/01/2013;  
\$1,757.50 Principal and Interest due on 05/01/2013;  
\$1,757.50 Principal and Interest due on 06/01/2013;  
\$1,757.50 Principal and Interest due on 07/01/2013;  
\$1,760.46 Principal and Interest due on 08/01/2013;  
\$1,760.46 Principal and Interest due on 09/01/2013;  
\$1,760.46 Principal and Interest due on 10/01/2013;  
\$1,760.46 Principal and Interest due on 11/01/2013;  
\$1,760.46 Principal and Interest due on 12/01/2013;  
\$1,760.46 Principal and Interest due on 01/01/2014;  
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\$1,760.46 Principal and Interest due on 04/01/2014;  
\$1,760.46 Principal and Interest due on 05/01/2014;  
\$1,760.46 Principal and Interest due on 06/01/2014;  
\$1,760.46 Principal and Interest due on 07/01/2014;  
\$1,752.27 Principal and Interest due on 08/01/2014;  
\$1,752.27 Principal and Interest due on 09/01/2014;  
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 \$1,752.27 Principal and Interest due on 07/01/2015;  
 \$1,757.59 Principal and Interest due on 08/01/2015;  
 \$1,757.59 Principal and Interest due on 09/01/2015;  
 \$1,757.59 Principal and Interest due on 10/01/2015;  
 \$1,757.59 Principal and Interest due on 11/01/2015;  
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 \$1,757.59 Principal and Interest due on 01/01/2016;  
 \$1,757.59 Principal and Interest due on 02/01/2016;  
 \$1,757.59 Principal and Interest due on 03/01/2016;  
 \$1,757.59 Principal and Interest due on 04/01/2016;  
 \$1,757.59 Principal and Interest due on 05/01/2016;  
 \$1,757.59 Principal and Interest due on 06/01/2016;  
 \$1,757.59 Principal and Interest due on 07/01/2016;  
 \$1,803.65 Principal and Interest due on 08/01/2016;

- Escrow

\$364.45 Real estate escrow taxes due on 11/01/2012;  
 \$364.45 Real estate escrow taxes due on 12/01/2012;  
 \$364.45 Real estate escrow taxes due on 01/01/2013;  
 \$364.45 Real estate escrow taxes due on 02/01/2013;  
 \$364.45 Real estate escrow taxes due on 03/01/2013;  
 \$364.45 Real estate escrow taxes due on 04/01/2013;  
 \$364.45 Real estate escrow taxes due on 05/01/2013;  
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\$364.45 Real estate escrow taxes due on 02/01/2016;  
\$364.45 Real estate escrow taxes due on 03/01/2016;  
\$364.45 Real estate escrow taxes due on 04/01/2016;  
\$364.45 Real estate escrow taxes due on 05/01/2016;  
\$364.45 Real estate escrow taxes due on 06/01/2016;  
\$376.34 Real estate escrow taxes due on 07/01/2016;  
\$376.34 Real estate escrow taxes due on 08/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 11/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 12/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 01/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 02/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 03/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 04/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 05/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 06/01/2013;  
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\$386.66 Escrow overage/escrow shortage amount due on 03/01/2015;  
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\$386.66 Escrow overage/escrow shortage amount due on 07/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 08/01/2015;  
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\$386.66 Escrow overage/escrow shortage amount due on 12/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 01/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 02/01/2016;

\$386.66 Escrow overage/escrow shortage amount due on 03/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 04/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 05/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 06/01/2016;  
\$569.43 Escrow overage/escrow shortage amount due on 07/01/2016;  
\$569.43 Escrow overage/escrow shortage amount due on 08/01/2016;

- Other Fees

\$10.85 FC INSPECTION assessed on 04/12/2010;  
\$10.85 FC INSPECTION assessed on 05/19/2010;  
\$14.00 FC INSPECTION assessed on 06/04/2010;  
\$14.00 FC INSPECTION assessed on 07/08/2010;  
\$14.00 FC INSPECTION assessed on 08/06/2010;  
\$14.00 FC INSPECTION assessed on 09/14/2010;  
\$14.00 FC INSPECTION assessed on 10/15/2010;  
\$14.00 FC INSPECTION assessed on 11/22/2010;  
(\$105.70) FC INSPECTION adjustment assessed on 11/23/2010;  
\$105.70 FC INSPECTION assessed on 11/23/2010;  
\$14.00 FC INSPECTION assessed on 12/31/2010;  
\$14.00 FC INSPECTION assessed on 02/08/2011;  
\$14.00 FC INSPECTION assessed on 03/14/2011;  
\$14.00 FC INSPECTION assessed on 08/13/2011;  
\$14.00 FC INSPECTION assessed on 08/25/2011;  
\$14.00 FC INSPECTION assessed on 10/14/2011;  
\$14.00 FC INSPECTION assessed on 02/25/2012;  
\$14.00 FC INSPECTION assessed on 03/29/2012;  
\$14.00 FC INSPECTION assessed on 06/30/2012;  
\$14.00 FC INSPECTION assessed on 10/11/2012;  
\$14.00 FC INSPECTION assessed on 10/31/2012;  
\$14.00 FC INSPECTION assessed on 12/28/2012;  
\$14.00 FC INSPECTION assessed on 01/18/2013;  
\$14.00 FC INSPECTION assessed on 02/12/2013;  
\$14.00 FC INSPECTION assessed on 03/15/2013;  
\$14.00 FC INSPECTION assessed on 04/19/2013;  
\$14.00 FC INSPECTION assessed on 05/15/2013;  
\$14.00 FC INSPECTION assessed on 06/19/2013;  
\$14.00 FC INSPECTION assessed on 07/11/2013;  
\$14.00 FC INSPECTION assessed on 08/16/2013;  
\$14.00 FC INSPECTION assessed on 09/13/2013;  
\$14.00 FC INSPECTION assessed on 10/19/2013;  
\$14.00 FC INSPECTION assessed on 11/15/2013;  
\$14.00 FC INSPECTION assessed on 03/16/2016;  
\$14.00 FC INSPECTION assessed on 05/14/2016;  
\$14.00 FC INSPECTION assessed on 07/15/2016;  
\$1,300.00 FC ATTY FEE assessed on 11/04/2010;  
\$625.00 FC ATTY FEE assessed on 01/14/2011;  
\$625.00 FC ATTY FEE assessed on 11/17/2011;  
\$625.00 FC ATTY FEE assessed on 04/26/2012;  
\$700.00 FC ATTY FEE assessed on 12/03/2013;  
\$765.00 FC ATTY FEE assessed on 04/27/2016;  
\$635.00 FCL SALE COST assessed on 11/17/2011;  
\$1,782.28 FCL SALE COST assessed on 11/17/2011;  
\$635.00 FCL SALE COST assessed on 04/26/2012;

\$1,798.60 FCL SALE COST assessed on 04/26/2012;  
\$535.00 FCL SALE COST assessed on 12/03/2013;  
\$635.00 FCL SALE COST assessed on 12/03/2013;  
\$1,866.55 FCL SALE COST assessed on 12/03/2013;  
\$22.36 FCL MAIL assessed on 11/17/2011;  
\$17.25 FCL MAIL assessed on 04/26/2012;  
\$42.77 FCL MAIL assessed on 12/03/2013;  
\$50.00 FCL TAX assessed on 11/17/2011;  
\$50.00 FCL TAX assessed on 04/26/2012;  
\$50.00 FCL TAX assessed on 12/03/2013;  
\$78.00 FCL RECORDING assessed on 12/03/2013;  
\$640.00 FCL RECORDING assessed on 12/03/2013;  
\$895.58 FC COURT COSTS assessed on 11/04/2010;  
\$377.70 FC COURT COSTS assessed on 01/14/2011;  
\$95.00 BPO assessed on 11/24/2009;  
\$78.00 BPO assessed on 08/16/2010;  
\$78.00 BPO assessed on 09/03/2010;  
(\$78.00) BPO adjustment assessed on 09/07/2010;  
\$78.00 BPO assessed on 12/14/2010;  
(\$78.00) BPO adjustment assessed on 12/15/2010;  
\$78.00 BPO assessed on 08/31/2011;  
\$78.00 BPO assessed on 02/08/2012;  
\$2,470.00 ADVERTISING assessed on 11/04/2010;  
\$1,981.69 ADVERTISING assessed on 01/14/2011;  
\$125.00 TITLE FEES assessed on 11/04/2010;  
\$50.00 TITLE FEES assessed on 01/14/2011;  
\$50.00 TITLE FEES assessed on 11/17/2011;  
\$50.00 TITLE FEES assessed on 04/26/2012;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$350.00 TITLE FEES assessed on 04/27/2016;  
\$150.00 BK MFR assessed on 02/01/2012;  
\$550.00 BK ATTY FEE assessed on 02/01/2012;  
(\$50.00) PER REQUEST adjustment assessed on 02/01/2012;  
(\$22.36) PER REQUEST adjustment assessed on 02/01/2012;  
(\$765.00) PER REQUEST adjustment assessed on 05/12/2016;  
(\$350.00) PER REQUEST adjustment assessed on 05/12/2016;  
\$50.00 TAX DEPARTMENT assessed on 11/04/2010;  
\$78.00 MOBILE HOME TITL assessed on 11/04/2010;  
\$50.00 TAX DEPARTMENT assessed on 01/14/2011;  
(\$1,866.55) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$700.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$635.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$535.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
\$46.87 Late Fee amount assessed on 03/16/2010;  
\$46.87 Late Fee amount assessed on 12/16/2009;  
\$46.87 Late Fee amount assessed on 11/16/2009;  
\$46.87 Late Fee amount assessed on 10/16/2009;  
\$46.87 Late Fee amount assessed on 09/16/2009;  
\$46.87 Late Fee amount assessed on 08/17/2009;  
\$43.60 Late Fee amount assessed on 07/16/2009;

\$10.85 Other Fee amount assessed on 12/28/2009;  
\$10.85 Other Fee amount assessed on 11/20/2009;  
(\$30.00) Other Fee amount adjustment assessed on 11/04/2009;  
\$30.00 Other Fee amount assessed on 11/02/2009;  
\$10.85 Other Fee amount assessed on 10/19/2009;  
\$10.85 Other Fee amount assessed on 09/14/2009;

If you pay the past-due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up to date and you can continue to make your regular monthly payments.

Make your payment directly to: Chase

Mortgage Cash Operations – Payment Processing  
Mail Code OH4-7126  
3415 Vision Drive  
Columbus, OH 43219-6009  
Attn: Amanda Boroj

Phone: 1-800-848-9380

Payments must be payable to JPMorgan Chase Bank, N.A., not the individual listed above.

Please consider the following:

- You should contact the Homeownership Preservation Foundation (1-888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you work with your lender to avoid foreclosure;
- If you are a MassHousing borrower, you may also contact MassHousing (1-888-843-6432) to determine if you are eligible for additional assistance. There may be other homeownership assistance available through your lender or servicer;
- You may also contact the Division of Banks (1-800-495-2265) or visit [www.mass.gov/foreclosures](http://www.mass.gov/foreclosures) to find a foreclosure prevention program near you;
- After 11/10/2016, you can still avoid foreclosure by paying the total past-due amount before a foreclosure sale takes place. Depending on the terms of the loan, there may also be other ways to avoid foreclosure, such as selling your property, refinancing your loan, or voluntarily transferring ownership of the property to Chase.

**If you do not pay the total past-due amount of \$200,056.60 and any additional payments that may become due by 11/10/2016, you may be evicted from your home after a foreclosure sale. If Chase forecloses on this property, it means the mortgagee or a new buyer will take over the ownership of your home.**

If you have any questions, or disagree with the calculation of your past-due balance, please contact Chase at 1-800-848-9380 or 1-800-582-0542 (TTY) or Chase (Mail Code OH4-7356), 3415 Vision Drive, Columbus, Ohio 43219-6009.

Sincerely,

Bruno Mejia  
Chase  
[www.chase.com](http://www.chase.com)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380.

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

## **ADDITIONAL IMPORTANT INFORMATION**

Please note that JPMorgan Chase Bank, N.A. is both the mortgage servicer and lender for your Loan. The address for your servicer and lender is listed below

Overnight/Regular Mail: Chase  
Attn: Collections Department  
Mail Code AZ1-2514  
1820 East Sky Harbor Circle South, Suite 100  
Phoenix, AZ 85034-4850

If you disagree with our assertion that a default has occurred or the correctness of our calculation of the amount required to cure the default, or you have any questions regarding the remittance instructions, you can contact Bruno Mejia at 1-800-848-9380.

If you fail to cure the default on or before 11/10/2016, Chase may accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Security Instrument immediately due and payable, commence foreclosure proceedings, and sell the Property. You have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale.

### If your loan is guaranteed by the Rural Housing Service:

If the default is not cured by the date referenced above, the account is referred to foreclosure, and the Rural Housing Service (RHS) pays us a loss claim as a result of a foreclosure, you may be responsible for repaying this claim to RHS. If your personal liability for this account has not been discharged in a bankruptcy, RHS may use all options, including those under the Debt Collection Improvement Act (DCIA) to recover the full amounts due. The DCIA provides for the collection of outstanding federal debts through the Treasury Offset Program which allows federal payments such as social security benefits to be reduced or "offset" in order to repay the outstanding debt.

## **Important Legal Information**

### **We are a debt collector**

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

### **Information for Servicemembers and their dependents**

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.

CR47443  
BW673

**Chase (Mail Code OH4-7399)**  
P.O. Box 183205  
Columbus, OH 43218  
For Undeliverable Mail Only



08/12/2016

BETH A. THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

Account: [REDACTED] 675  
Property Address: [REDACTED] VE ST  
KINGSTON, MA 02364

**The following pages contain a notice regarding your home, as required by Massachusetts law.**

- ***This is an important notice concerning your right to live in your home. Have it translated at once.***
- **Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificacion inmediatamente.**
- **Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.**
- **C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.**
- **这是一则关于您居住权的重要通知, 请儘快安排翻译。**

90-Day Right to Cure Your Mortgage Default

08/12/2016

BETH A. THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

By Certified and First Class Mail

RE: 215 GROVE ST, KINGSTON, MA 02364, loan [REDACTED] 675 with JPMorgan Chase Bank, N.A. ("Chase"), Loan Originator WASHINGTON MUTUAL BANK, FA/Mortgage Broker BACKBAY MORTGAGE COMPANY

To BETH A. THOMPSON:

We are contacting you because you did not make your monthly loan payment(s) due on 07/01/2009, to JPMorgan Chase Bank, N.A. ("Chase"). You must pay the past-due amount of \$200,056.60 on or before 11/10/2016, which is 90 days from the date of this notice. The past-due amount on the date of this notice is specified below:

- **Principal and Interest**

\$1,453.26 Principal and Interest due on 07/01/2009;  
\$1,562.25 Principal and Interest due on 08/01/2009;  
\$1,562.25 Principal and Interest due on 09/01/2009;  
\$1,562.25 Principal and Interest due on 10/01/2009;  
\$1,562.25 Principal and Interest due on 11/01/2009;  
\$1,562.25 Principal and Interest due on 12/01/2009;  
\$1,562.25 Principal and Interest due on 01/01/2010;  
\$1,562.25 Principal and Interest due on 02/01/2010;  
\$1,562.25 Principal and Interest due on 03/01/2010;  
\$1,562.25 Principal and Interest due on 04/01/2010;  
\$1,562.25 Principal and Interest due on 05/01/2010;  
\$1,562.25 Principal and Interest due on 06/01/2010;  
\$1,562.25 Principal and Interest due on 07/01/2010;

\$1,679.41 Principal and Interest due on 08/01/2010;  
\$1,679.41 Principal and Interest due on 09/01/2010;  
\$1,679.41 Principal and Interest due on 10/01/2010;  
\$1,679.41 Principal and Interest due on 11/01/2010;  
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\$1,679.41 Principal and Interest due on 01/01/2011;  
\$1,679.41 Principal and Interest due on 02/01/2011;  
\$1,679.41 Principal and Interest due on 03/01/2011;  
\$1,679.41 Principal and Interest due on 04/01/2011;  
\$1,679.41 Principal and Interest due on 05/01/2011;  
\$1,679.41 Principal and Interest due on 06/01/2011;  
\$1,679.41 Principal and Interest due on 07/01/2011;  
\$1,784.73 Principal and Interest due on 08/01/2011;  
\$1,784.73 Principal and Interest due on 09/01/2011;  
\$1,784.73 Principal and Interest due on 10/01/2011;  
\$1,784.73 Principal and Interest due on 11/01/2011;  
\$1,784.73 Principal and Interest due on 12/01/2011;  
\$1,784.73 Principal and Interest due on 01/01/2012;  
\$1,784.73 Principal and Interest due on 02/01/2012;  
\$1,784.73 Principal and Interest due on 03/01/2012;  
\$1,784.73 Principal and Interest due on 04/01/2012;  
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\$1,784.73 Principal and Interest due on 06/01/2012;  
\$1,784.73 Principal and Interest due on 07/01/2012;  
\$1,757.50 Principal and Interest due on 08/01/2012;  
\$1,757.50 Principal and Interest due on 09/01/2012;  
\$1,757.50 Principal and Interest due on 10/01/2012;  
\$1,757.50 Principal and Interest due on 11/01/2012;  
\$1,757.50 Principal and Interest due on 12/01/2012;  
\$1,757.50 Principal and Interest due on 01/01/2013;  
\$1,757.50 Principal and Interest due on 02/01/2013;  
\$1,757.50 Principal and Interest due on 03/01/2013;  
\$1,757.50 Principal and Interest due on 04/01/2013;  
\$1,757.50 Principal and Interest due on 05/01/2013;  
\$1,757.50 Principal and Interest due on 06/01/2013;  
\$1,757.50 Principal and Interest due on 07/01/2013;  
\$1,760.46 Principal and Interest due on 08/01/2013;  
\$1,760.46 Principal and Interest due on 09/01/2013;  
\$1,760.46 Principal and Interest due on 10/01/2013;  
\$1,760.46 Principal and Interest due on 11/01/2013;  
\$1,760.46 Principal and Interest due on 12/01/2013;  
\$1,760.46 Principal and Interest due on 01/01/2014;  
\$1,760.46 Principal and Interest due on 02/01/2014;  
\$1,760.46 Principal and Interest due on 03/01/2014;  
\$1,760.46 Principal and Interest due on 04/01/2014;  
\$1,760.46 Principal and Interest due on 05/01/2014;  
\$1,760.46 Principal and Interest due on 06/01/2014;  
\$1,760.46 Principal and Interest due on 07/01/2014;  
\$1,752.27 Principal and Interest due on 08/01/2014;  
\$1,752.27 Principal and Interest due on 09/01/2014;  
\$1,752.27 Principal and Interest due on 10/01/2014;  
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\$1,752.27 Principal and Interest due on 06/01/2015;  
\$1,752.27 Principal and Interest due on 07/01/2015;  
\$1,757.59 Principal and Interest due on 08/01/2015;  
\$1,757.59 Principal and Interest due on 09/01/2015;  
\$1,757.59 Principal and Interest due on 10/01/2015;  
\$1,757.59 Principal and Interest due on 11/01/2015;  
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\$1,757.59 Principal and Interest due on 02/01/2016;  
\$1,757.59 Principal and Interest due on 03/01/2016;  
\$1,757.59 Principal and Interest due on 04/01/2016;  
\$1,757.59 Principal and Interest due on 05/01/2016;  
\$1,757.59 Principal and Interest due on 06/01/2016;  
\$1,757.59 Principal and Interest due on 07/01/2016;  
\$1,803.65 Principal and Interest due on 08/01/2016;

- Escrow

\$364.45 Real estate escrow taxes due on 11/01/2012;  
\$364.45 Real estate escrow taxes due on 12/01/2012;  
\$364.45 Real estate escrow taxes due on 01/01/2013;  
\$364.45 Real estate escrow taxes due on 02/01/2013;  
\$364.45 Real estate escrow taxes due on 03/01/2013;  
\$364.45 Real estate escrow taxes due on 04/01/2013;  
\$364.45 Real estate escrow taxes due on 05/01/2013;  
\$364.45 Real estate escrow taxes due on 06/01/2013;  
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\$364.45 Real estate escrow taxes due on 10/01/2013;  
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\$364.45 Real estate escrow taxes due on 02/01/2014;  
\$364.45 Real estate escrow taxes due on 03/01/2014;  
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\$364.45 Real estate escrow taxes due on 03/01/2016;  
\$364.45 Real estate escrow taxes due on 04/01/2016;  
\$364.45 Real estate escrow taxes due on 05/01/2016;  
\$364.45 Real estate escrow taxes due on 06/01/2016;  
\$376.34 Real estate escrow taxes due on 07/01/2016;  
\$376.34 Real estate escrow taxes due on 08/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 11/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 12/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 01/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 02/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 03/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 04/01/2013;  
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\$386.66 Escrow overage/escrow shortage amount due on 07/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 08/01/2013;  
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 \$386.66 Escrow overage/escrow shortage amount due on 02/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 03/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 04/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 05/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 06/01/2016;  
 \$569.43 Escrow overage/escrow shortage amount due on 07/01/2016;  
 \$569.43 Escrow overage/escrow shortage amount due on 08/01/2016;

- Other Fees

\$10.85 FC INSPECTION assessed on 04/12/2010;  
 \$10.85 FC INSPECTION assessed on 05/19/2010;  
 \$14.00 FC INSPECTION assessed on 06/04/2010;  
 \$14.00 FC INSPECTION assessed on 07/08/2010;  
 \$14.00 FC INSPECTION assessed on 08/06/2010;  
 \$14.00 FC INSPECTION assessed on 09/14/2010;  
 \$14.00 FC INSPECTION assessed on 10/15/2010;  
 \$14.00 FC INSPECTION assessed on 11/22/2010;  
 (\$105.70) FC INSPECTION adjustment assessed on 11/23/2010;  
 \$105.70 FC INSPECTION assessed on 11/23/2010;  
 \$14.00 FC INSPECTION assessed on 12/31/2010;  
 \$14.00 FC INSPECTION assessed on 02/08/2011;  
 \$14.00 FC INSPECTION assessed on 03/14/2011;  
 \$14.00 FC INSPECTION assessed on 08/13/2011;  
 \$14.00 FC INSPECTION assessed on 08/25/2011;  
 \$14.00 FC INSPECTION assessed on 10/14/2011;  
 \$14.00 FC INSPECTION assessed on 02/25/2012;  
 \$14.00 FC INSPECTION assessed on 03/29/2012;  
 \$14.00 FC INSPECTION assessed on 06/30/2012;  
 \$14.00 FC INSPECTION assessed on 10/11/2012;  
 \$14.00 FC INSPECTION assessed on 10/31/2012;  
 \$14.00 FC INSPECTION assessed on 12/28/2012;  
 \$14.00 FC INSPECTION assessed on 01/18/2013;  
 \$14.00 FC INSPECTION assessed on 02/12/2013;  
 \$14.00 FC INSPECTION assessed on 03/15/2013;  
 \$14.00 FC INSPECTION assessed on 04/19/2013;  
 \$14.00 FC INSPECTION assessed on 05/15/2013;  
 \$14.00 FC INSPECTION assessed on 06/19/2013;  
 \$14.00 FC INSPECTION assessed on 07/11/2013;  
 \$14.00 FC INSPECTION assessed on 08/16/2013;  
 \$14.00 FC INSPECTION assessed on 09/13/2013;  
 \$14.00 FC INSPECTION assessed on 10/19/2013;  
 \$14.00 FC INSPECTION assessed on 11/15/2013;  
 \$14.00 FC INSPECTION assessed on 03/16/2016;  
 \$14.00 FC INSPECTION assessed on 05/14/2016;  
 \$14.00 FC INSPECTION assessed on 07/15/2016;  
 \$1,300.00 FC ATTY FEE assessed on 11/04/2010;  
 \$625.00 FC ATTY FEE assessed on 01/14/2011;  
 \$625.00 FC ATTY FEE assessed on 11/17/2011;  
 \$625.00 FC ATTY FEE assessed on 04/26/2012;  
 \$700.00 FC ATTY FEE assessed on 12/03/2013;

\$765.00 FC ATTY FEE assessed on 04/27/2016;  
\$635.00 FCL SALE COST assessed on 11/17/2011;  
\$1,782.28 FCL SALE COST assessed on 11/17/2011;  
\$635.00 FCL SALE COST assessed on 04/26/2012;  
\$1,798.60 FCL SALE COST assessed on 04/26/2012;  
\$535.00 FCL SALE COST assessed on 12/03/2013;  
\$635.00 FCL SALE COST assessed on 12/03/2013;  
\$1,866.55 FCL SALE COST assessed on 12/03/2013;  
\$22.36 FCL MAIL assessed on 11/17/2011;  
\$17.25 FCL MAIL assessed on 04/26/2012;  
\$42.77 FCL MAIL assessed on 12/03/2013;  
\$50.00 FCL TAX assessed on 11/17/2011;  
\$50.00 FCL TAX assessed on 04/26/2012;  
\$50.00 FCL TAX assessed on 12/03/2013;  
\$78.00 FCL RECORDING assessed on 12/03/2013;  
\$640.00 FCL RECORDING assessed on 12/03/2013;  
\$895.58 FC COURT COSTS assessed on 11/04/2010;  
\$377.70 FC COURT COSTS assessed on 01/14/2011;  
\$95.00 BPO assessed on 11/24/2009;  
\$78.00 BPO assessed on 08/16/2010;  
\$78.00 BPO assessed on 09/03/2010;  
(\$78.00) BPO adjustment assessed on 09/07/2010;  
\$78.00 BPO assessed on 12/14/2010;  
(\$78.00) BPO adjustment assessed on 12/15/2010;  
\$78.00 BPO assessed on 08/31/2011;  
\$78.00 BPO assessed on 02/08/2012;  
\$2,470.00 ADVERTISING assessed on 11/04/2010;  
\$1,981.69 ADVERTISING assessed on 01/14/2011;  
\$125.00 TITLE FEES assessed on 11/04/2010;  
\$50.00 TITLE FEES assessed on 01/14/2011;  
\$50.00 TITLE FEES assessed on 11/17/2011;  
\$50.00 TITLE FEES assessed on 04/26/2012;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$350.00 TITLE FEES assessed on 04/27/2016;  
\$150.00 BK MFR assessed on 02/01/2012;  
\$550.00 BK ATTY FEE assessed on 02/01/2012;  
(\$50.00) PER REQUEST adjustment assessed on 02/01/2012;  
(\$22.36) PER REQUEST adjustment assessed on 02/01/2012;  
(\$765.00) PER REQUEST adjustment assessed on 05/12/2016;  
(\$350.00) PER REQUEST adjustment assessed on 05/12/2016;  
\$50.00 TAX DEPARTMENT assessed on 11/04/2010;  
\$78.00 MOBILE HOME TITL assessed on 11/04/2010;  
\$50.00 TAX DEPARTMENT assessed on 01/14/2011;  
(\$1,866.55) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$700.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$635.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$535.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
\$46.87 Late Fee amount assessed on 03/16/2010;  
\$46.87 Late Fee amount assessed on 12/16/2009;  
\$46.87 Late Fee amount assessed on 11/16/2009;

\$46.87 Late Fee amount assessed on 10/16/2009;  
\$46.87 Late Fee amount assessed on 09/16/2009;  
\$46.87 Late Fee amount assessed on 08/17/2009;  
\$43.60 Late Fee amount assessed on 07/16/2009;  
\$10.85 Other Fee amount assessed on 12/28/2009;  
\$10.85 Other Fee amount assessed on 11/20/2009;  
(\$30.00) Other Fee amount adjustment assessed on 11/04/2009;  
\$30.00 Other Fee amount assessed on 11/02/2009;  
\$10.85 Other Fee amount assessed on 10/19/2009;  
\$10.85 Other Fee amount assessed on 09/14/2009;

If you pay the past-due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up to date and you can continue to make your regular monthly payments.

Make your payment directly to: Chase

Mortgage Cash Operations – Payment Processing  
Mail Code OH4-7126  
3415 Vision Drive  
Columbus, OH 43219-6009  
Attn: Amanda Boroj

Phone: 1-800-848-9380

Payments must be payable to JPMorgan Chase Bank, N.A., not the individual listed above.

Please consider the following:

- You should contact the Homeownership Preservation Foundation (1-888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you work with your lender to avoid foreclosure;
- If you are a MassHousing borrower, you may also contact MassHousing (1-888-843-6432) to determine if you are eligible for additional assistance. There may be other homeownership assistance available through your lender or servicer;
- You may also contact the Division of Banks (1-800-495-2265) or visit [www.mass.gov/foreclosures](http://www.mass.gov/foreclosures) to find a foreclosure prevention program near you;
- After 11/10/2016, you can still avoid foreclosure by paying the total past-due amount before a foreclosure sale takes place. Depending on the terms of the loan, there may also be other ways to avoid foreclosure, such as selling your property, refinancing your loan, or voluntarily transferring ownership of the property to Chase.

**If you do not pay the total past-due amount of \$200,056.60 and any additional payments that may become due by 11/10/2016, you may be evicted from your home after a foreclosure sale. If Chase forecloses on this property, it means the mortgagee or a new buyer will take over the ownership of your home.**

If you have any questions, or disagree with the calculation of your past-due balance, please contact Chase at 1-800-848-9380 or 1-800-582-0542 (TTY) or Chase (Mail Code OH4-7356), 3415 Vision Drive, Columbus, Ohio 43219-6009.

Sincerely,

Bruno Mejia  
Chase  
[www.chase.com](http://www.chase.com)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380.

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

## **ADDITIONAL IMPORTANT INFORMATION**

Please note that JPMorgan Chase Bank, N.A. is both the mortgage servicer and lender for your Loan. The address for your servicer and lender is listed below

Overnight/Regular Mail: Chase  
Attn: Collections Department  
Mail Code AZ1-2514  
1820 East Sky Harbor Circle South, Suite 100  
Phoenix, AZ 85034-4850

If you disagree with our assertion that a default has occurred or the correctness of our calculation of the amount required to cure the default, or you have any questions regarding the remittance instructions, you can contact Bruno Mejia at 1-800-848-9380.

If you fail to cure the default on or before 11/10/2016, Chase may accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Security Instrument immediately due and payable, commence foreclosure proceedings, and sell the Property. You have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale.

### **If your loan is guaranteed by the Rural Housing Service:**

If the default is not cured by the date referenced above, the account is referred to foreclosure, and the Rural Housing Service (RHS) pays us a loss claim as a result of a foreclosure, you may be responsible for repaying this claim to RHS. If your personal liability for this account has not been discharged in a bankruptcy, RHS may use all options, including those under the Debt Collection Improvement Act (DCIA) to recover the full amounts due. The DCIA provides for the collection of outstanding federal debts through the Treasury Offset Program which allows federal payments such as social security benefits to be reduced or "offset" in order to repay the outstanding debt.

## **Important Legal Information**

### **We are a debt collector**

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

### **Information for Servicemembers and their dependents**

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.

CR47443  
BW673

Chase (Mail Code OH4-7399)  
P.O. Box 183205  
Columbus, OH 43218  
For Undeliverable Mail Only



**USPS CERTIFIED MAIL: 7014 1200 0001 1070 6196**

08/12/2016

MARK R THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

Account: [REDACTED] 675  
Property Address: 215 GROVE ST  
KINGSTON, MA 02364

**The following pages contain a notice regarding your home, as required by Massachusetts law.**

- *This is an important notice concerning your right to live in your home. Have it translated at once.*
- **Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificacion inmediatamente.**
- **Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.**
- **C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.**
- 这是一则关于您居住权的重要通知, 请儘快安排翻译。

90-Day Right to Cure Your Mortgage Default

08/12/2016

MARK R THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

By Certified and First Class Mail

RE: 215 GROVE ST, KINGSTON, MA 02364, loan [REDACTED] 675 with JPMorgan Chase Bank, N.A. ("Chase"), Loan Originator WASHINGTON MUTUAL BANK, FA/Mortgage Broker BACKBAY MORTGAGE COMPANY

To MARK R THOMPSON:

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\$1,562.25 Principal and Interest due on 12/01/2009;  
\$1,562.25 Principal and Interest due on 01/01/2010;  
\$1,562.25 Principal and Interest due on 02/01/2010;  
\$1,562.25 Principal and Interest due on 03/01/2010;  
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\$1,562.25 Principal and Interest due on 07/01/2010;

\$1,679.41 Principal and Interest due on 08/01/2010;  
\$1,679.41 Principal and Interest due on 09/01/2010;  
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\$1,679.41 Principal and Interest due on 02/01/2011;  
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\$1,679.41 Principal and Interest due on 06/01/2011;  
\$1,679.41 Principal and Interest due on 07/01/2011;  
\$1,784.73 Principal and Interest due on 08/01/2011;  
\$1,784.73 Principal and Interest due on 09/01/2011;  
\$1,784.73 Principal and Interest due on 10/01/2011;  
\$1,784.73 Principal and Interest due on 11/01/2011;  
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\$1,784.73 Principal and Interest due on 07/01/2012;  
\$1,757.50 Principal and Interest due on 08/01/2012;  
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\$1,757.50 Principal and Interest due on 07/01/2013;  
\$1,760.46 Principal and Interest due on 08/01/2013;  
\$1,760.46 Principal and Interest due on 09/01/2013;  
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\$1,760.46 Principal and Interest due on 06/01/2014;  
\$1,760.46 Principal and Interest due on 07/01/2014;  
\$1,752.27 Principal and Interest due on 08/01/2014;  
\$1,752.27 Principal and Interest due on 09/01/2014;  
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\$1,752.27 Principal and Interest due on 07/01/2015;  
\$1,757.59 Principal and Interest due on 08/01/2015;  
\$1,757.59 Principal and Interest due on 09/01/2015;  
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\$1,757.59 Principal and Interest due on 11/01/2015;  
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\$1,757.59 Principal and Interest due on 03/01/2016;  
\$1,757.59 Principal and Interest due on 04/01/2016;  
\$1,757.59 Principal and Interest due on 05/01/2016;  
\$1,757.59 Principal and Interest due on 06/01/2016;  
\$1,757.59 Principal and Interest due on 07/01/2016;  
\$1,803.65 Principal and Interest due on 08/01/2016;

- Escrow

\$364.45 Real estate escrow taxes due on 11/01/2012;  
\$364.45 Real estate escrow taxes due on 12/01/2012;  
\$364.45 Real estate escrow taxes due on 01/01/2013;  
\$364.45 Real estate escrow taxes due on 02/01/2013;  
\$364.45 Real estate escrow taxes due on 03/01/2013;  
\$364.45 Real estate escrow taxes due on 04/01/2013;  
\$364.45 Real estate escrow taxes due on 05/01/2013;  
\$364.45 Real estate escrow taxes due on 06/01/2013;  
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\$364.45 Real estate escrow taxes due on 04/01/2016;  
\$364.45 Real estate escrow taxes due on 05/01/2016;  
\$364.45 Real estate escrow taxes due on 06/01/2016;  
\$376.34 Real estate escrow taxes due on 07/01/2016;  
\$376.34 Real estate escrow taxes due on 08/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 11/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 12/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 01/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 02/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 03/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 04/01/2013;  
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\$386.66 Escrow overage/escrow shortage amount due on 02/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 03/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 04/01/2015;  
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 \$386.66 Escrow overage/escrow shortage amount due on 04/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 05/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 06/01/2016;  
 \$569.43 Escrow overage/escrow shortage amount due on 07/01/2016;  
 \$569.43 Escrow overage/escrow shortage amount due on 08/01/2016;

- Other Fees

\$10.85 FC INSPECTION assessed on 04/12/2010;  
 \$10.85 FC INSPECTION assessed on 05/19/2010;  
 \$14.00 FC INSPECTION assessed on 06/04/2010;  
 \$14.00 FC INSPECTION assessed on 07/08/2010;  
 \$14.00 FC INSPECTION assessed on 08/06/2010;  
 \$14.00 FC INSPECTION assessed on 09/14/2010;  
 \$14.00 FC INSPECTION assessed on 10/15/2010;  
 \$14.00 FC INSPECTION assessed on 11/22/2010;  
 (\$105.70) FC INSPECTION adjustment assessed on 11/23/2010;  
 \$105.70 FC INSPECTION assessed on 11/23/2010;  
 \$14.00 FC INSPECTION assessed on 12/31/2010;  
 \$14.00 FC INSPECTION assessed on 02/08/2011;  
 \$14.00 FC INSPECTION assessed on 03/14/2011;  
 \$14.00 FC INSPECTION assessed on 08/13/2011;  
 \$14.00 FC INSPECTION assessed on 08/25/2011;  
 \$14.00 FC INSPECTION assessed on 10/14/2011;  
 \$14.00 FC INSPECTION assessed on 02/25/2012;  
 \$14.00 FC INSPECTION assessed on 03/29/2012;  
 \$14.00 FC INSPECTION assessed on 06/30/2012;  
 \$14.00 FC INSPECTION assessed on 10/11/2012;  
 \$14.00 FC INSPECTION assessed on 10/31/2012;  
 \$14.00 FC INSPECTION assessed on 12/28/2012;  
 \$14.00 FC INSPECTION assessed on 01/18/2013;  
 \$14.00 FC INSPECTION assessed on 02/12/2013;  
 \$14.00 FC INSPECTION assessed on 03/15/2013;  
 \$14.00 FC INSPECTION assessed on 04/19/2013;  
 \$14.00 FC INSPECTION assessed on 05/15/2013;  
 \$14.00 FC INSPECTION assessed on 06/19/2013;  
 \$14.00 FC INSPECTION assessed on 07/11/2013;  
 \$14.00 FC INSPECTION assessed on 08/16/2013;  
 \$14.00 FC INSPECTION assessed on 09/13/2013;  
 \$14.00 FC INSPECTION assessed on 10/19/2013;  
 \$14.00 FC INSPECTION assessed on 11/15/2013;  
 \$14.00 FC INSPECTION assessed on 03/16/2016;  
 \$14.00 FC INSPECTION assessed on 05/14/2016;  
 \$14.00 FC INSPECTION assessed on 07/15/2016;  
 \$1,300.00 FC ATTY FEE assessed on 11/04/2010;  
 \$625.00 FC ATTY FEE assessed on 01/14/2011;  
 \$625.00 FC ATTY FEE assessed on 11/17/2011;  
 \$625.00 FC ATTY FEE assessed on 04/26/2012;  
 \$700.00 FC ATTY FEE assessed on 12/03/2013;  
 \$765.00 FC ATTY FEE assessed on 04/27/2016;  
 \$635.00 FCL SALE COST assessed on 11/17/2011;  
 \$1,782.28 FCL SALE COST assessed on 11/17/2011;  
 \$635.00 FCL SALE COST assessed on 04/26/2012;

\$1,798.60 FCL SALE COST assessed on 04/26/2012;  
\$535.00 FCL SALE COST assessed on 12/03/2013;  
\$635.00 FCL SALE COST assessed on 12/03/2013;  
\$1,866.55 FCL SALE COST assessed on 12/03/2013;  
\$22.36 FCL MAIL assessed on 11/17/2011;  
\$17.25 FCL MAIL assessed on 04/26/2012;  
\$42.77 FCL MAIL assessed on 12/03/2013;  
\$50.00 FCL TAX assessed on 11/17/2011;  
\$50.00 FCL TAX assessed on 04/26/2012;  
\$50.00 FCL TAX assessed on 12/03/2013;  
\$78.00 FCL RECORDING assessed on 12/03/2013;  
\$640.00 FCL RECORDING assessed on 12/03/2013;  
\$895.58 FC COURT COSTS assessed on 11/04/2010;  
\$377.70 FC COURT COSTS assessed on 01/14/2011;  
\$95.00 BPO assessed on 11/24/2009;  
\$78.00 BPO assessed on 08/16/2010;  
\$78.00 BPO assessed on 09/03/2010;  
(\$78.00) BPO adjustment assessed on 09/07/2010;  
\$78.00 BPO assessed on 12/14/2010;  
(\$78.00) BPO adjustment assessed on 12/15/2010;  
\$78.00 BPO assessed on 08/31/2011;  
\$78.00 BPO assessed on 02/08/2012;  
\$2,470.00 ADVERTISING assessed on 11/04/2010;  
\$1,981.69 ADVERTISING assessed on 01/14/2011;  
\$125.00 TITLE FEES assessed on 11/04/2010;  
\$50.00 TITLE FEES assessed on 01/14/2011;  
\$50.00 TITLE FEES assessed on 11/17/2011;  
\$50.00 TITLE FEES assessed on 04/26/2012;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$350.00 TITLE FEES assessed on 04/27/2016;  
\$150.00 BK MFR assessed on 02/01/2012;  
\$550.00 BK ATTY FEE assessed on 02/01/2012;  
(\$50.00) PER REQUEST adjustment assessed on 02/01/2012;  
(\$22.36) PER REQUEST adjustment assessed on 02/01/2012;  
(\$765.00) PER REQUEST adjustment assessed on 05/12/2016;  
(\$350.00) PER REQUEST adjustment assessed on 05/12/2016;  
\$50.00 TAX DEPARTMENT assessed on 11/04/2010;  
\$78.00 MOBILE HOME TITL assessed on 11/04/2010;  
\$50.00 TAX DEPARTMENT assessed on 01/14/2011;  
(\$1,866.55) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$700.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$635.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$535.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
\$46.87 Late Fee amount assessed on 03/16/2010;  
\$46.87 Late Fee amount assessed on 12/16/2009;  
\$46.87 Late Fee amount assessed on 11/16/2009;  
\$46.87 Late Fee amount assessed on 10/16/2009;  
\$46.87 Late Fee amount assessed on 09/16/2009;  
\$46.87 Late Fee amount assessed on 08/17/2009;  
\$43.60 Late Fee amount assessed on 07/16/2009;

\$10.85 Other Fee amount assessed on 12/28/2009;  
\$10.85 Other Fee amount assessed on 11/20/2009;  
(\$30.00) Other Fee amount adjustment assessed on 11/04/2009;  
\$30.00 Other Fee amount assessed on 11/02/2009;  
\$10.85 Other Fee amount assessed on 10/19/2009;  
\$10.85 Other Fee amount assessed on 09/14/2009;

If you pay the past-due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up to date and you can continue to make your regular monthly payments.

Make your payment directly to: Chase

Mortgage Cash Operations – Payment Processing  
Mail Code OH4-7126  
3415 Vision Drive  
Columbus, OH 43219-6009  
Attn: Amanda Boroi

Phone: 1-800-848-9380

Payments must be payable to JPMorgan Chase Bank, N.A., not the individual listed above.

Please consider the following:

- You should contact the Homeownership Preservation Foundation (1-888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you work with your lender to avoid foreclosure;
- If you are a MassHousing borrower, you may also contact MassHousing (1-888-843-6432) to determine if you are eligible for additional assistance. There may be other homeownership assistance available through your lender or servicer;
- You may also contact the Division of Banks (1-800-495-2265) or visit [www.mass.gov/foreclosures](http://www.mass.gov/foreclosures) to find a foreclosure prevention program near you;
- After 11/10/2016, you can still avoid foreclosure by paying the total past-due amount before a foreclosure sale takes place. Depending on the terms of the loan, there may also be other ways to avoid foreclosure, such as selling your property, refinancing your loan, or voluntarily transferring ownership of the property to Chase.

**If you do not pay the total past-due amount of \$200,056.60 and any additional payments that may become due by 11/10/2016, you may be evicted from your home after a foreclosure sale. If Chase forecloses on this property, it means the mortgagee or a new buyer will take over the ownership of your home.**

If you have any questions, or disagree with the calculation of your past-due balance, please contact Chase at 1-800-848-9380 or 1-800-582-0542 (TTY) or Chase (Mail Code OH4-7356), 3415 Vision Drive, Columbus, Ohio 43219-6009.

Sincerely,

Bruno Mejia  
Chase

[www.chase.com](http://www.chase.com)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380.

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

## **ADDITIONAL IMPORTANT INFORMATION**

Please note that JPMorgan Chase Bank, N.A. is both the mortgage servicer and lender for your Loan. The address for your servicer and lender is listed below

Overnight/Regular Mail: Chase  
Attn: Collections Department  
Mail Code AZ1-2514  
1820 East Sky Harbor Circle South, Suite 100  
Phoenix, AZ 85034-4850

If you disagree with our assertion that a default has occurred or the correctness of our calculation of the amount required to cure the default, or you have any questions regarding the remittance instructions, you can contact Bruno Mejia at 1-800-848-9380.

If you fail to cure the default on or before 11/10/2016, Chase may accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Security Instrument immediately due and payable, commence foreclosure proceedings, and sell the Property. You have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale.

### If your loan is guaranteed by the Rural Housing Service:

If the default is not cured by the date referenced above, the account is referred to foreclosure, and the Rural Housing Service (RHS) pays us a loss claim as a result of a foreclosure, you may be responsible for repaying this claim to RHS. If your personal liability for this account has not been discharged in a bankruptcy, RHS may use all options, including those under the Debt Collection Improvement Act (DCIA) to recover the full amounts due. The DCIA provides for the collection of outstanding federal debts through the Treasury Offset Program which allows federal payments such as social security benefits to be reduced or "offset" in order to repay the outstanding debt.

## **Important Legal Information**

### **We are a debt collector**

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

### **Information for Servicemembers and their dependents**

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.

CR47443  
BW673

**Chase (Mail Code OH4-7399)**  
P.O. Box 183205  
Columbus, OH 43218  
For Undeliverable Mail Only



08/12/2016

MARK R THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

Account: [REDACTED] 675  
Property Address: 215 GROVE ST  
KINGSTON, MA 02364

**The following pages contain a notice regarding your home, as required by Massachusetts law.**

- *This is an important notice concerning your right to live in your home. Have it translated at once.*
- **Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificacion inmediatamente.**
- **Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.**
- **C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.**
- 这是一则关于您居住权的重要通知, 请儘快安排翻译。

### 90-Day Right to Cure Your Mortgage Default

08/12/2016

MARK R THOMPSON  
215 GROVE ST  
KINGSTON, MA 02364-1312

By Certified and First Class Mail

RE: 215 GROVE ST, KINGSTON, MA 02364, loan [REDACTED] 675 with JPMorgan Chase Bank, N.A. ("Chase"), Loan Originator WASHINGTON MUTUAL BANK, FA/Mortgage Broker BACKBAY MORTGAGE COMPANY

To MARK R THOMPSON:

We are contacting you because you did not make your monthly loan payment(s) due on 07/01/2009, to JPMorgan Chase Bank, N.A. ("Chase"). You must pay the past-due amount of \$200,056.60 on or before 11/10/2016, which is 90 days from the date of this notice. The past-due amount on the date of this notice is specified below:

- Principal and Interest

\$1,453.26 Principal and Interest due on 07/01/2009;  
\$1,562.25 Principal and Interest due on 08/01/2009;  
\$1,562.25 Principal and Interest due on 09/01/2009;  
\$1,562.25 Principal and Interest due on 10/01/2009;  
\$1,562.25 Principal and Interest due on 11/01/2009;  
\$1,562.25 Principal and Interest due on 12/01/2009;  
\$1,562.25 Principal and Interest due on 01/01/2010;  
\$1,562.25 Principal and Interest due on 02/01/2010;  
\$1,562.25 Principal and Interest due on 03/01/2010;  
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\$1,679.41 Principal and Interest due on 04/01/2011;  
\$1,679.41 Principal and Interest due on 05/01/2011;  
\$1,679.41 Principal and Interest due on 06/01/2011;  
\$1,679.41 Principal and Interest due on 07/01/2011;  
\$1,784.73 Principal and Interest due on 08/01/2011;  
\$1,784.73 Principal and Interest due on 09/01/2011;  
\$1,784.73 Principal and Interest due on 10/01/2011;  
\$1,784.73 Principal and Interest due on 11/01/2011;  
\$1,784.73 Principal and Interest due on 12/01/2011;  
\$1,784.73 Principal and Interest due on 01/01/2012;  
\$1,784.73 Principal and Interest due on 02/01/2012;  
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\$1,784.73 Principal and Interest due on 04/01/2012;  
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\$1,784.73 Principal and Interest due on 06/01/2012;  
\$1,784.73 Principal and Interest due on 07/01/2012;  
\$1,757.50 Principal and Interest due on 08/01/2012;  
\$1,757.50 Principal and Interest due on 09/01/2012;  
\$1,757.50 Principal and Interest due on 10/01/2012;  
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\$1,757.50 Principal and Interest due on 07/01/2013;  
\$1,760.46 Principal and Interest due on 08/01/2013;  
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\$1,760.46 Principal and Interest due on 06/01/2014;  
\$1,760.46 Principal and Interest due on 07/01/2014;  
\$1,752.27 Principal and Interest due on 08/01/2014;  
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\$1,752.27 Principal and Interest due on 06/01/2015;  
\$1,752.27 Principal and Interest due on 07/01/2015;  
\$1,757.59 Principal and Interest due on 08/01/2015;  
\$1,757.59 Principal and Interest due on 09/01/2015;  
\$1,757.59 Principal and Interest due on 10/01/2015;  
\$1,757.59 Principal and Interest due on 11/01/2015;  
\$1,757.59 Principal and Interest due on 12/01/2015;  
\$1,757.59 Principal and Interest due on 01/01/2016;  
\$1,757.59 Principal and Interest due on 02/01/2016;  
\$1,757.59 Principal and Interest due on 03/01/2016;  
\$1,757.59 Principal and Interest due on 04/01/2016;  
\$1,757.59 Principal and Interest due on 05/01/2016;  
\$1,757.59 Principal and Interest due on 06/01/2016;  
\$1,757.59 Principal and Interest due on 07/01/2016;  
\$1,803.65 Principal and Interest due on 08/01/2016;

- Escrow

\$364.45 Real estate escrow taxes due on 11/01/2012;  
\$364.45 Real estate escrow taxes due on 12/01/2012;  
\$364.45 Real estate escrow taxes due on 01/01/2013;  
\$364.45 Real estate escrow taxes due on 02/01/2013;  
\$364.45 Real estate escrow taxes due on 03/01/2013;  
\$364.45 Real estate escrow taxes due on 04/01/2013;  
\$364.45 Real estate escrow taxes due on 05/01/2013;  
\$364.45 Real estate escrow taxes due on 06/01/2013;  
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\$364.45 Real estate escrow taxes due on 08/01/2013;  
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\$364.45 Real estate escrow taxes due on 04/01/2016;  
\$364.45 Real estate escrow taxes due on 05/01/2016;  
\$364.45 Real estate escrow taxes due on 06/01/2016;  
\$376.34 Real estate escrow taxes due on 07/01/2016;  
\$376.34 Real estate escrow taxes due on 08/01/2016;  
\$386.66 Escrow overage/escrow shortage amount due on 11/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 12/01/2012;  
\$386.66 Escrow overage/escrow shortage amount due on 01/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 02/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 03/01/2013;  
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\$386.66 Escrow overage/escrow shortage amount due on 05/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 06/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 07/01/2013;  
\$386.66 Escrow overage/escrow shortage amount due on 08/01/2013;  
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\$386.66 Escrow overage/escrow shortage amount due on 02/01/2014;  
\$386.66 Escrow overage/escrow shortage amount due on 03/01/2014;  
\$386.66 Escrow overage/escrow shortage amount due on 04/01/2014;  
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\$386.66 Escrow overage/escrow shortage amount due on 06/01/2014;  
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\$386.66 Escrow overage/escrow shortage amount due on 03/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 04/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 05/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 06/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 07/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 08/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 09/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 10/01/2015;  
\$386.66 Escrow overage/escrow shortage amount due on 11/01/2015;

\$386.66 Escrow overage/escrow shortage amount due on 12/01/2015;  
 \$386.66 Escrow overage/escrow shortage amount due on 01/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 02/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 03/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 04/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 05/01/2016;  
 \$386.66 Escrow overage/escrow shortage amount due on 06/01/2016;  
 \$569.43 Escrow overage/escrow shortage amount due on 07/01/2016;  
 \$569.43 Escrow overage/escrow shortage amount due on 08/01/2016;

- Other Fees

\$10.85 FC INSPECTION assessed on 04/12/2010;  
 \$10.85 FC INSPECTION assessed on 05/19/2010;  
 \$14.00 FC INSPECTION assessed on 06/04/2010;  
 \$14.00 FC INSPECTION assessed on 07/08/2010;  
 \$14.00 FC INSPECTION assessed on 08/06/2010;  
 \$14.00 FC INSPECTION assessed on 09/14/2010;  
 \$14.00 FC INSPECTION assessed on 10/15/2010;  
 \$14.00 FC INSPECTION assessed on 11/22/2010;  
 (\$105.70) FC INSPECTION adjustment assessed on 11/23/2010;  
 \$105.70 FC INSPECTION assessed on 11/23/2010;  
 \$14.00 FC INSPECTION assessed on 12/31/2010;  
 \$14.00 FC INSPECTION assessed on 02/08/2011;  
 \$14.00 FC INSPECTION assessed on 03/14/2011;  
 \$14.00 FC INSPECTION assessed on 08/13/2011;  
 \$14.00 FC INSPECTION assessed on 08/25/2011;  
 \$14.00 FC INSPECTION assessed on 10/14/2011;  
 \$14.00 FC INSPECTION assessed on 02/25/2012;  
 \$14.00 FC INSPECTION assessed on 03/29/2012;  
 \$14.00 FC INSPECTION assessed on 06/30/2012;  
 \$14.00 FC INSPECTION assessed on 10/11/2012;  
 \$14.00 FC INSPECTION assessed on 10/31/2012;  
 \$14.00 FC INSPECTION assessed on 12/28/2012;  
 \$14.00 FC INSPECTION assessed on 01/18/2013;  
 \$14.00 FC INSPECTION assessed on 02/12/2013;  
 \$14.00 FC INSPECTION assessed on 03/15/2013;  
 \$14.00 FC INSPECTION assessed on 04/19/2013;  
 \$14.00 FC INSPECTION assessed on 05/15/2013;  
 \$14.00 FC INSPECTION assessed on 06/19/2013;  
 \$14.00 FC INSPECTION assessed on 07/11/2013;  
 \$14.00 FC INSPECTION assessed on 08/16/2013;  
 \$14.00 FC INSPECTION assessed on 09/13/2013;  
 \$14.00 FC INSPECTION assessed on 10/19/2013;  
 \$14.00 FC INSPECTION assessed on 11/15/2013;  
 \$14.00 FC INSPECTION assessed on 03/16/2016;  
 \$14.00 FC INSPECTION assessed on 05/14/2016;  
 \$14.00 FC INSPECTION assessed on 07/15/2016;  
 \$1,300.00 FC ATTY FEE assessed on 11/04/2010;  
 \$625.00 FC ATTY FEE assessed on 01/14/2011;  
 \$625.00 FC ATTY FEE assessed on 11/17/2011;  
 \$625.00 FC ATTY FEE assessed on 04/26/2012;  
 \$700.00 FC ATTY FEE assessed on 12/03/2013;

\$765.00 FC ATTY FEE assessed on 04/27/2016;  
\$635.00 FCL SALE COST assessed on 11/17/2011;  
\$1,782.28 FCL SALE COST assessed on 11/17/2011;  
\$635.00 FCL SALE COST assessed on 04/26/2012;  
\$1,798.60 FCL SALE COST assessed on 04/26/2012;  
\$535.00 FCL SALE COST assessed on 12/03/2013;  
\$635.00 FCL SALE COST assessed on 12/03/2013;  
\$1,866.55 FCL SALE COST assessed on 12/03/2013;  
\$22.36 FCL MAIL assessed on 11/17/2011;  
\$17.25 FCL MAIL assessed on 04/26/2012;  
\$42.77 FCL MAIL assessed on 12/03/2013;  
\$50.00 FCL TAX assessed on 11/17/2011;  
\$50.00 FCL TAX assessed on 04/26/2012;  
\$50.00 FCL TAX assessed on 12/03/2013;  
\$78.00 FCL RECORDING assessed on 12/03/2013;  
\$640.00 FCL RECORDING assessed on 12/03/2013;  
\$895.58 FC COURT COSTS assessed on 11/04/2010;  
\$377.70 FC COURT COSTS assessed on 01/14/2011;  
\$95.00 BPO assessed on 11/24/2009;  
\$78.00 BPO assessed on 08/16/2010;  
\$78.00 BPO assessed on 09/03/2010;  
(\$78.00) BPO adjustment assessed on 09/07/2010;  
\$78.00 BPO assessed on 12/14/2010;  
(\$78.00) BPO adjustment assessed on 12/15/2010;  
\$78.00 BPO assessed on 08/31/2011;  
\$78.00 BPO assessed on 02/08/2012;  
\$2,470.00 ADVERTISING assessed on 11/04/2010;  
\$1,981.69 ADVERTISING assessed on 01/14/2011;  
\$125.00 TITLE FEES assessed on 11/04/2010;  
\$50.00 TITLE FEES assessed on 01/14/2011;  
\$50.00 TITLE FEES assessed on 11/17/2011;  
\$50.00 TITLE FEES assessed on 04/26/2012;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$65.00 TITLE FEES assessed on 01/28/2014;  
\$350.00 TITLE FEES assessed on 04/27/2016;  
\$150.00 BK MFR assessed on 02/01/2012;  
\$550.00 BK ATTY FEE assessed on 02/01/2012;  
(\$50.00) PER REQUEST adjustment assessed on 02/01/2012;  
(\$22.36) PER REQUEST adjustment assessed on 02/01/2012;  
(\$765.00) PER REQUEST adjustment assessed on 05/12/2016;  
(\$350.00) PER REQUEST adjustment assessed on 05/12/2016;  
\$50.00 TAX DEPARTMENT assessed on 11/04/2010;  
\$78.00 MOBILE HOME TITL assessed on 11/04/2010;  
\$50.00 TAX DEPARTMENT assessed on 01/14/2011;  
(\$1,866.55) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$700.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$635.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
(\$535.00) SALE RESCISSION adjustment assessed on 01/08/2016;  
\$46.87 Late Fee amount assessed on 03/16/2010;  
\$46.87 Late Fee amount assessed on 12/16/2009;  
\$46.87 Late Fee amount assessed on 11/16/2009;

\$46.87 Late Fee amount assessed on 10/16/2009;  
\$46.87 Late Fee amount assessed on 09/16/2009;  
\$46.87 Late Fee amount assessed on 08/17/2009;  
\$43.60 Late Fee amount assessed on 07/16/2009;  
\$10.85 Other Fee amount assessed on 12/28/2009;  
\$10.85 Other Fee amount assessed on 11/20/2009;  
(\$30.00) Other Fee amount adjustment assessed on 11/04/2009;  
\$30.00 Other Fee amount assessed on 11/02/2009;  
\$10.85 Other Fee amount assessed on 10/19/2009;  
\$10.85 Other Fee amount assessed on 09/14/2009;

If you pay the past-due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up to date and you can continue to make your regular monthly payments.

Make your payment directly to: Chase

Mortgage Cash Operations – Payment Processing  
Mail Code OH4-7126  
3415 Vision Drive  
Columbus, OH 43219-6009  
Attn: Amanda Boroj

Phone: 1-800-848-9380

Payments must be payable to JPMorgan Chase Bank, N.A., not the individual listed above.

Please consider the following:

- You should contact the Homeownership Preservation Foundation (1-888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you work with your lender to avoid foreclosure;
- If you are a MassHousing borrower, you may also contact MassHousing (1-888-843-6432) to determine if you are eligible for additional assistance. There may be other homeownership assistance available through your lender or servicer;
- You may also contact the Division of Banks (1-800-495-2265) or visit [www.mass.gov/foreclosures](http://www.mass.gov/foreclosures) to find a foreclosure prevention program near you;
- After 11/10/2016, you can still avoid foreclosure by paying the total past-due amount before a foreclosure sale takes place. Depending on the terms of the loan, there may also be other ways to avoid foreclosure, such as selling your property, refinancing your loan, or voluntarily transferring ownership of the property to Chase.

**If you do not pay the total past-due amount of \$200,056.60 and any additional payments that may become due by 11/10/2016, you may be evicted from your home after a foreclosure sale. If Chase forecloses on this property, it means the mortgagee or a new buyer will take over the ownership of your home.**

If you have any questions, or disagree with the calculation of your past-due balance, please contact Chase at 1-800-848-9380 or 1-800-582-0542 (TTY) or Chase (Mail Code OH4-7356), 3415 Vision Drive, Columbus, Ohio 43219-6009.

Sincerely,

Bruno Mejia  
Chase  
[www.chase.com](http://www.chase.com)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9380.

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

## **ADDITIONAL IMPORTANT INFORMATION**

Please note that JPMorgan Chase Bank, N.A. is both the mortgage servicer and lender for your Loan. The address for your servicer and lender is listed below

Overnight/Regular Mail: Chase  
Attn: Collections Department  
Mail Code AZ1-2514  
1820 East Sky Harbor Circle South, Suite 100  
Phoenix, AZ 85034-4850

If you disagree with our assertion that a default has occurred or the correctness of our calculation of the amount required to cure the default, or you have any questions regarding the remittance instructions, you can contact Bruno Mejia at 1-800-848-9380.

If you fail to cure the default on or before 11/10/2016, Chase may accelerate the maturity of the Loan, terminate your credit line if the Loan provides for revolving advances, declare all sums secured by the Security Instrument immediately due and payable, commence foreclosure proceedings, and sell the Property. You have the right to reinstate after acceleration of the Loan and the right to bring a court action to assert the nonexistence of a default, or any other defense to acceleration, foreclosure, and sale.

### If your loan is guaranteed by the Rural Housing Service:

If the default is not cured by the date referenced above, the account is referred to foreclosure, and the Rural Housing Service (RHS) pays us a loss claim as a result of a foreclosure, you may be responsible for repaying this claim to RHS. If your personal liability for this account has not been discharged in a bankruptcy, RHS may use all options, including those under the Debt Collection Improvement Act (DCIA) to recover the full amounts due. The DCIA provides for the collection of outstanding federal debts through the Treasury Offset Program which allows federal payments such as social security benefits to be reduced or "offset" in order to repay the outstanding debt.

## **Important Legal Information**

### **We are a debt collector**

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

### **Information for Servicemembers and their dependents**

If you or any occupant of your home are or recently were on active Military duty or related active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA), state law, or Chase policy. This includes protection from foreclosure or eviction, and in some cases, interest rate benefits. Some protections also may be available if you are the dependent of an eligible Servicemember. Although Servicemember interest rate benefits under the Servicemembers Civil Relief Act don't allow you to defer payments, California law allows for a six-month deferral if certain conditions are met.

For more information, please call Chase Military Services at 1-877-469-0110.

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